

# Help secure your financial goals

Financial planning helps ensure that you live the lifestyle you desire during your working years, in retirement, and, for loved ones, after you're gone. Because your income is the engine that fuels your ability to meet your goals, it is crucial that you protect it and your ability to earn it from unexpected events that could potentially derail your goals such as an injury, short- or long-term illness, or premature death.

You may not realize it, but it is possible to affordably achieve multiple levels of protection tailored to your specific needs and budget. In fact, it's possible to simultaneously cover your needs and grow a source of funds from which you can later draw tax-free income to help meet lifestyle goals.

## An affordable way to protect needs and goals while growing assets

Following is a hypothetical example that shows how this works.

Jennifer, 33, and Michael, 31 earn \$80,000 and \$75,000, respectively. Their respective earning potential is over \$2 million based on their current incomes and projected ages at retirement. As a young couple with young children, they need the solution to fit within their budget. With that in mind, their financial advisor recommended three protection solutions costing just over \$500 per month that create assets to help:

- Replace income if either becomes unable to work
- Replace future earnings potential to provide for the family and financial goals if either were to pass prematurely

The same solution also allows the opportunity to create a source of funds that they can later access tax-free. And, unlike some tax-advantaged investment options, these dollars will be free of income exclusion rules.

Jennifer and Michael agreed that acquiring this protection made sense and that doing so now allowed them to take advantage of their relatively young age and current good health, which could also potentially lower their expense. The recommended "suite" of three protection solutions comprises the following:

Disability income insurance	Term Life Insurance	Permanent Life Insurance
Provides monthly benefits to help cover living expenses if you cannot work due to an injury or illness.	<ul style="list-style-type: none"> <li>• Provides benefits to beneficiaries to replace your income were you to pass away within the specified policy term (10, 15, 20 or 30 years).</li> <li>• Generally lower initial premiums than permanent coverage.</li> </ul>	<ul style="list-style-type: none"> <li>• Can provide lifetime protection.</li> <li>• Provides a benefit to your beneficiaries when you pass away.</li> <li>• Offers tax-deferred growth of cash value and the opportunity for tax-advantaged income.</li> <li>• Allows you to add additional benefits (at an additional cost) to help prepare for future long-term care expenses.</li> </ul>

Work with your advisor to understand how a "protection suite" tailored to your goals and budget can help protect the cash flow that enables your financial and lifestyle goals.

**FIXED/VARIABLE LIFE INSURANCE DISABILITY INCOME INSURANCE**

NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • VARIABLE LIFE INSURANCE MAY LOSE VALUE

## The details

Jennifer and Michael acquire:

- A total of \$2.2 million in life insurance death benefit per person to cover their combined future earnings in case of death
- Additional monthly disability income benefit to help cover expenses that their employee-sponsored disability benefit may not cover
- The opportunity to build cash value in a permanent life insurance policy for tax-free access later on

	<b>RiverSource® 20-year term insurance<sup>1</sup></b>	<b>Permanent insurance with RiverSource® Variable Universal Life 6 insurance<sup>2</sup></b>	<b>RiverSource® Disability Income insurance<sup>3</sup></b>	<b>Total monthly cost</b>
Jennifer	\$1.95 million	\$250,000 (Policy value at age 65: \$113,168)	\$2,000/month benefit	\$280.38
Michael	\$1.95 million	\$250,000 (Policy value at age 65: \$120,898)	\$2,000/month benefit	\$266.52
<b>Combined monthly total</b>				<b>\$546.90</b>

<sup>1</sup> Assumes 20-year term, super-preferred non-tobacco, includes extended conversion option, \$72.67/month premium for Jennifer and \$81.20/month premium for Michael.

<sup>2</sup> Assumes Variable Universal Life 6 insurance with, death benefit option 1, preferred non-tobacco, gross hypothetical rate of return of 7%, \$135/month to age 100 for Jennifer and Michael.

<sup>3</sup> Assumes both policies have true own occupation, age 65 benefit period and a 180-day elimination period; Jennifer and Michael each have a \$2,000/month benefit and \$2,000 Future Purchase options; Jennifer has existing employer group coverage of \$4,000/month and her individual policy premium is \$72.71/month; and Michael has an existing employer group coverage of \$3,750 and his individual policy premium is \$50.32/month. Premiums assumed may be different in California, where this product version is not available. Ask your advisor for a quote specific to your state.

All guarantees are based on the continued claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts, which will vary with market conditions.

RiverSource disability income insurance has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, ask your financial advisor.

Before you purchase, be sure to ask your sales representative about the life insurance policy's features, benefits and fees, and whether the life insurance is appropriate for you, based upon your financial situation and objectives. Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

Neither RiverSource Life Insurance Company nor RiverSource Life Insurance Co. of New York can guarantee future financial results.

Accessing policy cash value through loans and surrenders may cause a permanent reduction of policy cash values and death benefit and negate any guarantees against lapse. Surrender charges may apply to the policy and loans may be subject to interest charges. Although loans are generally not taxable, there may be tax consequences if the policy lapses, or is surrendered or exchanged with an outstanding loan. Taxable income could exceed the amount of proceeds actually available. Surrenders are generally taxable to the extent they exceed the remaining investment in the policy. If the policy is a modified endowment contract (MEC), pre-death distributions, including loans from the policy, are taxed on an income-first basis, and there may be a 10% federal income tax penalty for distributions of earnings prior to age 59½.

**You should consider the investment objectives, risks, charges and expenses of the variable life insurance policy and its underlying investment options carefully before investing. For a free copy of the life insurance prospectus and underlying investment's prospectus, which contains this and other information about variable life insurance, call 1-800-333-3437. Read the prospectus carefully before you invest.**

For Variable Universal Life 6, applies to policy numbers ICC12 132376 and 132376 and state variations thereof; and in New York to policy 13879; for Term insurance applies to policy numbers ICC11 132371 and 132371 and state variations thereof and in New York, to policy numbers 139547, 139547-DP-10, 139547-DP-15, 139547-DP-20, and 139547-DP-30; for DI applies to policy number ICC21 116605 with endorsement ICC21 116628, and to rider numbers ICC21 116620 and ICC21 116622. And in New York to policy number 116606 with endorsement 116629, and to rider numbers 116621 and 116623.



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